

STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES
Before the Commissioner of Financial and Insurance Services

**Office of Financial and Insurance
Services,
Petitioner**

v

**Scott W. Kissner,
Respondent**

**Case No. 06-542-L
Docket No. 2006-723**

For the Petitioner:

**Marlon Roberts (P68644)
Office of Financial and Insurance Services
611 W. Ottawa, 3rd Floor
Lansing, MI 48933
(517) 373-2887**

For the Respondent:

**Scott W. Kissner
Scott W. Kissner Title & Escrow
Services
23041 Vassar Avenue
Hazel Park, MI 48030
FAX (517) 241-2894**

**Issued and entered
this 30th day of November 2006
by Linda A. Watters
Commissioner**

FINAL DECISION

The Administrative Law Judge issued a Proposal for Decision (PFD) dated October 31, 2006. She recommended that the Commissioner suspend or revoke the Respondent's insurance license, levy a civil fine, and order any other sanction authorized by law which is appropriate to the established facts and conclusions of law in this case.

Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. The PFD is attached, adopted, and made part of this final decision.

In addition to the considerations above, it is important that the Respondent did not file exceptions to the Proposal for Decision. Michigan courts have long recognized that the failure to file exceptions constitutes a waiver of any objections not raised. *Attorney General v. Public Service Comm* 136 Mich App 52 (1984).

ORDER

Therefore, it is ordered that the Respondent's insurance license is revoked and Respondent is ordered to pay a civil penalty of \$2,500.00.